

# UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

In re: RICKY L STEWARD  
MICHELLE R STEWARD  
Debtor(s)

Case No.: 1312330 B

Chapter 13 Bankruptcy

## NOTICE OF FINAL CURE PAYMENT

Pursuant to Federal Bankruptcy Rule 3002.1(f), the Trustee files Notice that the amount required to cure the default in the below claim has been paid in full and that the Debtor(s) have completed all payments under the plan.

Name of Creditor: U.S. BANK TRUST, N.A.

Trustee Claim No.: 005

Last four (4) digits of any number used to identify the Debtor's account: 4295

### Final Cure Amount:

Amount of Allowed Pre-Petition Arrearage: \$4,189.94

Amount Paid by Trustee: \$4,189.94

### Monthly Ongoing Mortgage Payment is Paid:

       Through the Chapter 13 Trustee conduit

  X   Direct by the Debtor

Within 21 days of the service of this Notice, the creditor must file and serve same on the Debtor(s), Debtor's counsel and the Trustee, pursuant to Federal Bankruptcy Rule 3002.1(g), a Statement indicating whether it agrees that the Debtor has paid in full the amount required to cure the default and whether, consistent with the Bankruptcy Code section 1322(b)(5), the Debtor is otherwise current on all the payments or be subject to further action of the Court including possible sanctions.

Dated: 12/07/2018

Respectfully submitted:

/s/ Albert J. Mogavero

Chapter 13 Trustee

# United States Bankruptcy Court

WESTERN DISTRICT OF NEW YORK

BUFFALO DIVISION

In Re:  
RICKY L STEWARD  
MICHELLE R STEWARD

CASE NO: 1312330 B

## Certificate of Service

I hereby certify that a true copy of the Notice of Final Cure Payment was served by placing a true copy thereof; enclosed in a sealed envelope, with postage thereon fully prepaid, for deposit with the United States Postal Service, first-class postage, addressed as listed below.

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BARRY H. STERNBERG  
4245 UNION RD. SUITE 101 CHEEKTOWAGA, NY 14225

RICKY L STEWARD  
174 PARKRIDGE AVE BUFFALO, NY 14215

MICHELLE R STEWARD  
174 PARKRIDGE AVE BUFFALO, NY 14215

U.S. BANK TRUST, N.A.  
323 5TH STREET EUREKA, CA 95501

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Dated: 12/07/2018

/s/ Albert J. Mogavero

Chapter 13 Trustee